

**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

IN RE: Lisa Diane Polk
527 Sixth Street
Marietta, OH 45750

Case No: 14-50822

Chapter 13

Judge: C KATHRYN PRESTON

**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT
AND CASE HISTORY**

The above case having been COMPLETED on October 18, 2018, the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have cleared the Trustee's Account. That report will account for any receipts and the disbursements since the issuance of the Certification of Final Payment and Case History.

Bankruptcy Rule 1007(b) (7) requires the Chapter 13 debtor to file a statement regarding completion of a course in personal financial management prepared as prescribed by the appropriate Official Form. The statement required by this section shall be filed by the debtor no later than the date when the last payment was made by the debtor as required by the plan or the date of the filing of a motion for discharge under §1328(b).

Within thirty (30) days of the filing of this Chapter 13 Trustee's Certification of the Final Payment and Case History, debtors shall file with the Court the Debtor(s)' Certification Regarding Issuance of Discharge Order. The form can be viewed on the Trustee's website at ch13.org/forms.php.

/s/ Frank M. Pees

FRANK M. PEES TRUSTEE
130 E WILSON BRIDGE RD #200
WORTHINGTON, OH 43085-6300
(614)436-6700

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The Case was commenced on February 13, 2014.
The plan was confirmed on August 13, 2014.
The Case was concluded on October 18, 2018.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have cleared the Trustee's Account. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

THIS CASE IS COMPLETED AND THE DEBTOR IS ENTITLED TO A DISCHARGE.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for benefit of creditors: 43,106.29

DISBURSEMENTS TO CREDITORS:
DIVIDEND TO UNSECURED: 100.00%

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
American Electric Power 00017 Administrative Priority	82.00	82.00	0.00	0.00
American Electric Power 00016 Unsecured	500.36	500.36	0.00	0.00
Barix Clinics of Ohio, Inc 00020 Unsecured	Not filed	0.00	0.00	0.00
Cerastes LLC 00004 Unsecured	5,880.81	5,880.81	0.00	0.00
Chase 00006 Unsecured	Not filed	0.00	0.00	0.00
Citi Card 00007 Unsecured	Not filed	0.00	0.00	0.00
Comenity Bank - Victorias Secret 00008 Unsecured	Not filed	0.00	0.00	0.00
Department Stores National Bank/Macys 00009 Unsecured	Not filed	0.00	0.00	0.00
DEPT STORES NATL BANK/MACYS 00015 Unsecured	1,300.57	1,300.57	0.00	0.00

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
DISCOVER BANK 00010 Unsecured	1,381.61	1,381.61	0.00	0.00
GE Capital Retail Bank - Belk 00011 Unsecured	Not filed	0.00	0.00	0.00
JP MORGAN CHASE BANK 00002 Disallowed Per Plan	Surrendered	0.00	0.00	0.00
JP MORGAN CHASE BANK 00003 Disallowed Per Plan	Surrendered	0.00	0.00	0.00
JPMORGAN CHASE BANK NA 00001 Secured-PMSI	7,935.02	7,935.02	83.18	0.00
Lisa Diane Polk 00000 Debtor Refund	0.00	0.00	0.00	0.00
Lisa Diane Polk 00000 Debtor Refund	482.69	482.69	0.00	0.00
Northeast Ohio Natural Gas 00018 Unsecured	Not filed	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC 00005 Unsecured	3,374.47	3,374.47	0.00	0.00
PORTFOLIO RECOVERY ASSOC 00012 Unsecured	3,381.10	3,381.10	0.00	0.00
Quantum3 Group LLC as agent for 00013 Unsecured	1,520.83	1,520.83	0.00	0.00
Robert Ellis 00019 Additional Attorney Fees	427.50	427.50	0.00	0.00
US DEPARTMENT OF EDUCATION 00014 Continuing	Continuing	12,158.64	0.00	0.00
Previously refunded during pendency of case	482.69	482.69		

SUMMARY OF CLAIMS ALLOWED AND PAID:

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	SPECIAL	TOTAL
ALLOWED	8,362.52	82.00	17,339.75	0.00	482.69	26,266.96
PRIN PAID	8,362.52	82.00	17,339.75	12,158.64	482.69	38,425.60
INT PAID	83.18	0.00	0.00	0.00		83.18
				TOTAL PAID:		38,508.78

OTHER DISBURSEMENT UNDER ORDER OF COURT:

DEBTOR'S ATTORNEY	ALLOWED	TOTAL PAID
Robert Ellis	2,450.00	2,450.00

COURT AND OTHER EXPENSES OF ADMINISTRATION:

TRUSTEE'S % FEE	OTHER COSTS	NOTICE FEES	TOTAL PAID
2,577.13	0.00	53.07	2,630.20

Dated: 10/24/2018

/s/ Frank M. Pees

FRANK M. PEES TRUSTEE
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CERTIFICATION AND OPPORTUNITY TO OBJECT

The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History:

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within thirty (30) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released from the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor, and debtor's attorney.

A Trustee's Final Report and Account will be filed with the Court after all checks issued by the Trustee have cleared the Trustee's Account. No notice will be given of the filing of the Final Report as this notice is intended to comply with 11 U.S.C. §1302(b)(1) and FRBP 5009(a).

Frank M. Pees, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

/s/ Frank M. Pees

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CERTIFICATE OF SERVICE

I hereby certify that on October 24, 2018, a copy of the foregoing Certification of Final Payment and Case History was served on the following registered ECF participants, **electronically** through the court's ECF System at the email address registered with the court:

Asst. U.S. Trustee
Frank M. Pees
Robert Ellis

and on the following by **ordinary U.S. Mail** addressed to:

Lisa Diane Polk
527 Sixth Street
Marietta, OH 45750

See Creditor Matrix
All Creditors and Parties in Interest

JPMorgan Chase Bank, NA
, 000000000

AEP Ohio
PO Box 24401
Canton, OH 447014401

American Electric Power
Attn: Bankruptcy
1 AEP Way
Hurricane, WV 255260000

Asst US Trustee (Col)
Office of the US Trustee
170 North High Street
Suite 200
Columbus, OH 432150000

Barclays Bank Delaware
Juniper Mastercard
700 Prides Xing
Newark, DE 197130000

Barix Clinics of Ohio, Inc.
135 S. Prospect Street
Ypsilanti, MI 481980000

Barix Clinics of Ohio, Inc.
3964 Hamilton Square Blvd
Groveport, OH 431250000

CERASTES, LLC
C O WEINSTEIN,PINSON AND
RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 981210000

Capital One
PO Box 30285
Salt Lake City, UT 841300285

Chase Auto Finance
PO Box 901076
Fort Worth, TX 761012076

Chase Home Equity Loan Servicing
PO Box 24714
Columbus, OH 432240714

Citi Card
PO Box 6500
Sioux Falls, SD 571176500

Comenity Bank - Victoria's Secret
Bankruptcy Department
PO Box 182125
Columbus, OH 432182125

Department Stores National Bank
Macy's
PO Box 8066
Mason, OH 450408066

Department Stores National
Bank/Macy's
Bankruptcy Processing
Po Box 8053
Mason, OH 450400000

Discover
PO Box 30943
Salt Lake City, UT 841300943

Discover Bank
DB Servicing Corporation
PO Box 3025
New Albany, OH 430543025

Family Credit Management
4304-06 Charles Street
Rockford, IL 611080000

GE Capital Retail Bank - Belk
PO Box 965028
Orlando, FL 328965028

GE Capital Retail Bank - Lowes
Attn: Bankruptcy Department
PO Box 103104
Roswell, GA 300769104

JPMorgan Chase Bank, N.A.
Chase Records Center
700 Kansas Lane
Monroe, LA 712030000

JPMorgan Chase Bank, N.A.
PO Box 901032
Fort Worth, TX 761012032

Michael T Polk
90 Railroad Street
Whipple, OH 457880000

Northeast Ohio Natural Gas Corp.
PO Box 94824
Cleveland, OH 441014824

Paypal Buyer Credit
GEMB
PO Box 981064
El Paso, TX 799981064

Portfolio Recovery Associates, LLC
POB 41067
Norfolk, VA 235410000

Quantum3 Group LLC as agent for
MOMA Funding LLC
PO Box 788
Kirkland, WA 980830788

U.S. Department of Education C/O
Nelnet
121 S 13TH ST, SUITE 201
LINCOLN, NE 685080000

US Department Of Education
Direct Loan Servicing Center
PO Box 5602
Greenville, TX 754035602

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130 East Wilson Bridge Road
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Worthington, OH 430850000

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527 Sixth Street
Marietta, OH 457500000

Robert Ellis
328 4th St
Marietta, OH 457500000